
State:	Arkansas	Filing Company:	Fidelity Security Life Insurance Company
TOI/Sub-TOI:	L02I Individual Life - Endowment/L02I.002 Single Life - Single Premium		
Product Name:	Individual Endowment at age 100		
Project Name/Number:	2013 Valuation Interest Rate Change/S-1057(11/12)		

Filing at a Glance

Company:	Fidelity Security Life Insurance Company
Product Name:	Individual Endowment at age 100
State:	Arkansas
TOI:	L02I Individual Life - Endowment
Sub-TOI:	L02I.002 Single Life - Single Premium
Filing Type:	Form
Date Submitted:	12/05/2012
SERFF Tr Num:	FDLT-128791473
SERFF Status:	Closed-Approved-Closed
State Tr Num:	
State Status:	Approved-Closed
Co Tr Num:	S-1057(11/12)
Implementation	On Approval
Date Requested:	
Author(s):	Jennifer Glaser, Kelly Humiston, Teresa Saling, Danielle Menzel
Reviewer(s):	Linda Bird (primary)
Disposition Date:	12/11/2012
Disposition Status:	Approved-Closed
Implementation Date:	
State Filing Description:	

State: Arkansas
TOI/Sub-TOI: L02I Individual Life - Endowment/L02I.002 Single Life - Single Premium
Product Name: Individual Endowment at age 100
Project Name/Number: 2013 Valuation Interest Rate Change/S-1057(11/12)
Filing Company: Fidelity Security Life Insurance Company

General Information

Project Name: 2013 Valuation Interest Rate Change

Project Number: S-1057(11/12)

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Deemer Date:

Submitted By: Danielle Menzel

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments: Filing is being filed simultaneously with our Domicile state of Missouri.

Market Type: Individual

Individual Market Type:

Filing Status Changed: 12/11/2012

State Status Changed: 12/11/2012

Created By: Danielle Menzel

Corresponding Filing Tracking Number: FDLT-128744821;
USPH-6HPUDZ182/00-00/00-03/00

Filing Description:

Fidelity Security Life Insurance Company

NAIC #71870 FEIN #43-0949844

2013 Valuation Interest Rate Change

Individual Excess Interest Single Premium Whole Life

S-1057(11/12) Policy Data pages

We respectfully submit the above referenced form for your review and approval. We previously thought there would be no form changes needed, however in further research have found that the Policy Data page needs to be revised to remove reference to Valuation Mortality Table and Valuation Interest Rate. This page has now been given a form number of S-1057(11/12) and has been attached to the Forms Schedule tab for your approval. No other changes are being made to the form.

The Policy form M-1057 was approved by your state on December 15, 2005 under SERFF Filing Number USPH-6HPUDZ182/00-00/00-03/00.

We previously submitted an Actuarial Memorandum for informational purposes only to change the maximum statutory valuation (reserve) interest rate from 4% to 3.5% for policies issued on or after January 1, 2013. This filing was stamped Accepted For Informational Purposes on October 31, 2012 under SERFF #FDLT-128744821.

If you have questions or need additional information, please do not hesitate to contact me at 1-800-648-8624 (extension 1276) or e-mail me at tsaling@fslins.com.

Company and Contact

Filing Contact Information

Teresa Saling, Contract Analyst

3130 Broadway

Kansas City, MO 64111-2406

tsaling@fslins.com

800-648-8624 [Phone] 1276 [Ext]

816-751-6026 [FAX]

State: Arkansas
TOI/Sub-TOI: L021 Individual Life - Endowment/L021.002 Single Life - Single Premium
Product Name: Individual Endowment at age 100
Project Name/Number: 2013 Valuation Interest Rate Change/S-1057(11/12)
Filing Company: Fidelity Security Life Insurance Company

Filing Company Information

Fidelity Security Life Insurance
Company
3130 Broadway
Kansas City, MO 64111-2406
(800) 648-8624 ext. [Phone]

CoCode: 71870
Group Code: 451
Group Name:
FEIN Number: 43-0949844

State of Domicile: Missouri
Company Type: Life & Health
State ID Number:

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? Yes
Fee Explanation: Other forms filed separately are \$20 for each form. Missouri filing fee is \$50 per filing, per company. Therefore, we submit our domicile fee of \$50.00
Per Company: No

Company	Amount	Date Processed	Transaction #
Fidelity Security Life Insurance Company	\$50.00	12/05/2012	65451690

SERFF Tracking #:	FDLT-128791473	State Tracking #:		Company Tracking #:	S-1057(11/12)
State:	Arkansas	Filing Company:	Fidelity Security Life Insurance Company		
TOI/Sub-TOI:	L021 Individual Life - Endowment/L021.002 Single Life - Single Premium				
Product Name:	Individual Endowment at age 100				
Project Name/Number:	2013 Valuation Interest Rate Change/S-1057(11/12)				

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	12/11/2012	12/11/2012

State:	Arkansas	Filing Company:	Fidelity Security Life Insurance Company
TOI/Sub-TOI:	L021 Individual Life - Endowment/L021.002 Single Life - Single Premium		
Product Name:	Individual Endowment at age 100		
Project Name/Number:	2013 Valuation Interest Rate Change/S-1057(11/12)		

Disposition

Disposition Date: 12/11/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Statement of Variables		Yes
Form	Policy Data		Yes

State:	Arkansas	Filing Company:	Fidelity Security Life Insurance Company
TOI/Sub-TOI:	L021 Individual Life - Endowment/L021.002 Single Life - Single Premium		
Product Name:	Individual Endowment at age 100		
Project Name/Number:	2013 Valuation Interest Rate Change/S-1057(11/12)		

Form Schedule

Lead Form Number: S-1057(11/12)								
Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1		Policy Data	S-1057(11/12)	SCH	Initial			S-1057(11-12).pdf

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NOC	Notice of Coverage
OTH	Other	OUT	Outline of Coverage
PJK	Policy Jacket	POL	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	SCH	Schedule Pages

POLICY DATA

INSURED: {JANE DOE}

POLICY NUMBER: {WL133-001065}

SPECIFIED AMOUNT: {\$ 33,396.26}

DATE OF ISSUE (EFFECTIVE DATE): {01-01-2013}

MATURITY DATE: {01/01/2043}

SEX: {FEMALE}

PLAN OF INSURANCE: SINGLE PREMIUM INTEREST SENSITIVE
ENDOWMENT AT AGE 100

AGE AT ISSUE: {70}

POLICYOWNER: {SEE APPLICATION}

BENEFICIARY: {SEE APPLICATION OR ENDORSEMENT}

RATE CLASSIFICATION: {NON-TOBACCO PREFERRED}

SINGLE PREMIUM AMOUNT: { \$20,000.00}

CURRENT INTEREST RATE: { 3.0500% }

PERCENT OF PREMIUM CHARGE: {10% }

MONTHLY ADMINISTRATIVE CHARGE: {\$3.00* }

GUARANTEED ACCOUNT VALUE INTEREST RATE: {3.000% }

NONFORFEITURE MORTALITY TABLE: 2001 CSO ALB SEX DISTINCT SMOKER
DISTINCT ULTIMATE TABLE

NONFORFEITURE INTEREST RATE: 5.000%

POLICY LOAN INTEREST RATE: {7.400% IN ADVANCE (8.0% EFFECTIVE
ANNUAL RATE)}

NOTICE: Loans and Withdrawals under this policy may trigger a taxable event. If so, You may incur a tax obligation. As with all tax matters, a personal tax advisor should be consulted to assess the tax consequences of any policy loans or withdrawals.

*Terminates at age 100. See Extended Coverage Provision.

THIS POLICY DATA PAGE IS ATTACHED TO AND MADE A PART OF YOUR POLICY OF INSURANCE. THIS POLICY DATA PAGE REPLACES AND CANCELS ALL OTHER POLICY DATA PAGES ISSUED PRIOR TO THE DATE SHOWN BELOW FOR THE PERSON NAMED UNDER THIS POLICY NUMBER.

POLICY DATA
TABLE OF GUARANTEED DEATH BENEFIT AMOUNTS AND VALUES

THE VALUES SHOWN BELOW ARE FOR THE SPECIFIED AMOUNT OF INSURANCE SHOWN IN THE POLICY DATA PAGES. VALUES UNDER ANY RIDERS ARE NOT INCLUDED. VALUES SHOWN ASSUME NO OUTSTANDING LOANS AND WILL BE ADJUSTED FOR ANY LOAN ON THE POLICY. THE FOLLOWING TABLE ASSUMES THE GUARANTEED MONTHLY CHARGES AND THE GUARANTEED ACCOUNT VALUE INTEREST RATE.

END OF POLICY YEAR	ATTAINED AGE OF INSURED	GUARANTEED DEATH BENEFIT	GUARANTEED ACCOUNT VALUE	GUARANTEED CASH VALUE	GUARANTEED CASH SURRENDER VALUE
1	{71}	{\$33,396.26}	{\$18,231.25}	{\$16,464.36}	{\$16,464.36}
2	{72}	{\$33,396.26}	{\$18,447.55}	{\$16,970.31}	{\$16,970.31}
3	{73}	{\$33,396.26}	{\$18,646.54}	{\$17,481.94}	{\$17,481.94}
4	{74}	{\$33,396.26}	{\$18,827.08}	{\$17,998.91}	{\$17,998.91}
5	{75}	{\$33,396.26}	{\$18,982.49}	{\$18,520.23}	{\$18,520.23}
6	{76}	{\$33,396.26}	{\$19,110.41}	{\$19,045.55}	{\$19,045.55}
7	{77}	{\$33,396.26}	{\$19,206.42}	{\$19,574.55}	{\$19,574.55}
8	{78}	{\$33,396.26}	{\$19,266.47}	{\$20,106.22}	{\$20,106.22}
9	{79}	{\$33,396.26}	{\$19,281.41}	{\$20,640.89}	{\$20,640.89}
10	{80}	{\$33,396.26}	{\$19,245.26}	{\$21,178.24}	{\$21,178.24}
11	{81}	{\$33,396.26}	{\$19,141.31}	{\$21,711.91}	{\$21,711.91}
12	{82}	{\$33,396.26}	{\$18,949.91}	{\$22,234.56}	{\$22,234.56}
13	{83}	{\$33,396.26}	{\$18,653.51}	{\$22,747.53}	{\$22,747.53}
14	{84}	{\$33,396.26}	{\$18,236.34}	{\$23,252.81}	{\$23,252.81}
15	{85}	{\$33,396.26}	{\$17,670.22}	{\$23,748.75}	{\$23,748.75}
16	{86}	{\$33,396.26}	{\$16,931.81}	{\$24,240.34}	{\$24,240.34}
17	{87}	{\$33,396.26}	{\$15,966.04}	{\$24,722.58}	{\$24,722.58}
18	{88}	{\$33,396.26}	{\$14,694.37}	{\$25,185.46}	{\$25,185.46}
19	{89}	{\$33,396.26}	{\$13,038.35}	{\$25,631.63}	{\$25,631.63}
20	{90}	{\$33,396.26}	{\$10,907.91}	{\$26,068.12}	{\$26,068.12}
21	{91}	{\$33,396.26}	{\$8,249.64}	{\$26,526.32}	{\$26,526.32}
22	{92}	{\$33,396.26}	{\$4,943.56}	{\$27,020.58}	{\$27,020.58}
23	{93}	{\$33,396.26}	{\$665.26}	{\$27,534.88}	{\$27,534.88}
24	{94}	{\$33,396.26}	{\$.00}	{\$28,060.87}	{\$28,060.87}
25	{95}	{\$33,396.26}	{\$.00}	{\$28,599.22}	{\$28,599.22}

POLICY DATA
TABLE OF GUARANTEED DEATH BENEFIT AMOUNTS AND VALUES

THE VALUES SHOWN BELOW ARE FOR THE SPECIFIED AMOUNT OF INSURANCE SHOWN IN THE POLICY DATA PAGES. VALUES UNDER ANY RIDERS ARE NOT INCLUDED. VALUES SHOWN ASSUME NO OUTSTANDING LOANS AND WILL BE ADJUSTED FOR ANY LOAN ON THE POLICY. THE FOLLOWING TABLE ASSUMES THE GUARANTEED MONTHLY CHARGES AND THE GUARANTEED ACCOUNT VALUE INTEREST RATE.

END OF POLICY YEAR	ATTAINED AGE OF INSURED	GUARANTEED DEATH BENEFIT	GUARANTEED ACCOUNT VALUE	GUARANTEED CASH VALUE	GUARANTEED CASH SURRENDER VALUE
26	{96}	{\$33,396.26}	{\$.00}	{\$29,172.97}	{\$29,172.97}
27	{97}	{\$33,396.26}	{\$.00}	{\$29,828.54}	{\$29,828.54}
28	{98}	{\$33,396.26}	{\$.00}	{\$30,666.12}	{\$30,666.12}
29	{99}	{\$33,396.26}	{\$.00}	{\$31,806.26}	{\$31,806.26}
30	{100}	{\$33,396.26}	{\$.00}	{\$33,396.26}	{\$33,396.26}

**POLICY DATA
SURRENDER CHARGES**

PERCENTAGE OF THE ACCOUNT VALUE AS SHOWN BELOW:

POLICY YEAR	PERCENT	POLICY YEAR	PERCENT
1	12%	8	5%
2	12%	9	4%
3	12%	10	3%
4	10%	11	2%
5	8%	12	1%
6	7%	13+	0%
7	6%		

NET SINGLE PREMIUM

ATTAINED AGE	NET SINGLE PREMIUM	ATTAINED AGE	NET SINGLE PREMIUM
{70}	{18,591.70}	{96}	{30,357.87}
{71}	{19,071.60}	{97}	{30,849.80}
{72}	{19,554.18}	{98}	{31,461.61}
{73}	{20,039.76}	{99}	{32,279.82}
{74}	{20,527.35}	{100}	{33,396.26}
{75}	{21,016.27}		
{76}	{21,506.52}		
{77}	{21,997.45}		
{78}	{22,488.04}		
{79}	{22,978.63}		
{80}	{23,469.22}		
{81}	{23,953.47}		
{82}	{24,425.69}		
{83}	{24,887.23}		
{84}	{25,339.08}		
{85}	{25,780.58}		
{86}	{26,215.73}		
{87}	{26,640.20}		
{88}	{27,045.29}		
{89}	{27,432.69}		
{90}	{27,809.73}		
{91}	{28,201.14}		
{92}	{28,619.26}		
{93}	{29,048.40}		
{94}	{29,480.21}		
{95}	{29,912.03}		

POLICY DATA
GUARANTEED MONTHLY COST OF INSURANCE
CHARGE PER \$1,000 OF INSURANCE

AGE	CHARGE	AGE	CHARGE
{70}	{1.4675}	{96}	{18.7533}
{71}	{1.6091}	{97}	{19.9566}
{72}	{1.7641}	{98}	{20.6100}
{73}	{1.9333}	{99}	{21.9658}
{74}	{2.1208}		
{75}	{2.3266}		
{76}	{2.5525}		
{77}	{2.8025}		
{78}	{3.0750}		
{79}	{3.3741}		
{80}	{3.7458}		
{81}	{4.2025}		
{82}	{4.6858}		
{83}	{5.1933}		
{84}	{5.7591}		
{85}	{6.3325}		
{86}	{7.0100}		
{87}	{7.8466}		
{88}	{8.7291}		
{89}	{9.6075}		
{90}	{10.2541}		
{91}	{10.8725}		
{92}	{11.8975}		
{93}	{13.2866}		
{94}	{15.0166}		
{95}	{16.8991}		

SERFF Tracking #:	FDLT-128791473	State Tracking #:		Company Tracking #:	S-1057(11/12)
State:	Arkansas	Filing Company:	Fidelity Security Life Insurance Company		
TOI/Sub-TOI:	L021 Individual Life - Endowment/L021.002 Single Life - Single Premium				
Product Name:	Individual Endowment at age 100				
Project Name/Number:	2013 Valuation Interest Rate Change/S-1057(11/12)				

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Statement of Variables		
Comments:	Please see attached.		
Attachment(s):			
S-1057(11-12) Statement of Variables.pdf			

EXPLANATION OF VARIABLES

POLICY DATA PAGE **Form S-1057(11/12)**

Insured	Name of Insured
Policy Number	Number assigned to Policy by the Company
Specified Amount	The amount of insurance selected by the Insured
Date of Issue (Effective Date)	Date of Policy Issue
Maturity Date	Date the Policy matures
Sex	The sex of the Insured, either Male or Female
Age At Issue	Age of Insured at date of issue
Policyowner	Owner as indicated on the Application
Beneficiary	Beneficiary, as designated on the Application
Rate Classification	Category of Rates for the Insured
Single Premium Amount	Amount of premium paid to purchase the benefit amount elected
Current Interest Rate	Interest Rate, currently 3.0500%
Percent of Premium Charge	Premium percent, currently 10%
Monthly Administrative Charge	Monthly administrative charge, currently 3.00%
Guaranteed Account Value Interest Rate	Guaranteed Interest Rate, currently 3.00%
Policy Loan Interest Rate	Interest Rate charged for a Policy Loan, currently 7.4% in advance (8.0% effective annual rate)
Table of Guaranteed Death Benefit Amounts and Values Table, Net Single Premium Table, Guaranteed Monthly Cost of Insurance Charge per \$1,000 of Insurance Table	Based on the Insured's age at time of issue and amount of Life insurance purchased.
Date Prepared	The date the Policy Data page was prepared